

With regard to claims 16, 17 and 18, the Examiner states that the system works for any financial group investment. The financial group remains a group of investors. Investors are not an issue in the present invention.

For these reasons the claims are not obvious over Wallman in view of Official Notice. Accordingly, Applicant respectfully requests withdrawal or modification of these grounds of rejection.


IN THE DRAWINGS

Under 37 CFR 1.81(c) the Examiner has required applicant to submit a drawing to facilitate understanding of the invention. The drawing must be labeled in the top margin as "New Sheet" pursuant to 37 CFR 1.121(d).

The drawing required by the Examiner is attached. The drawing is in words. If acceptable to the Examiner, the Applicant will have a draftsman create a formal drawing without introducing any new matter.

In view of the responses above, Applicant believes that the Application is in condition for allowance. If the Examiner would like to have a conference before allowing the application, please feel free to contact the undersigned.

Respectfully Submitted,

A handwritten signature in black ink, appearing to read 'Daniel R Gropper', is written over a horizontal line.

Daniel R Gropper
Reg No. 30,945

Daniel R. Gropper, PC
9908 Dale Ridge Ct.
Vienna, VA 22181

July 11, 2007

CERTIFICATE OF MAILING

I hereby certify that this AMENDMENT AND RESPONSE was deposited as first class mail, postage prepaid, with the United States Postal Service in an envelope addressed to Commissioner of Patents, Box: Patent Amendment, P.O. Box 1450, Alexandria, VA 22313-1450, this 11 day of July, 2007.



Daniel R. Gropper

- a) A manager of investment accounts can define, on the second computer system, groups of multiple investments on which the manager desires to execute a set of trade instructions concerning each defined group of investments.
- b) The manager of investment accounts can enter instructions on the second computer system.
- c) The manager of investment accounts may optionally set the first or second computer to automatically check to ensure that contracts in a group have at least one financial position in common for trades.
- d) The manager of investment accounts may optionally set the first or second computer to automatically check to ensure that individual contracts do not have outstanding trades placed on them that would negatively impact the trade for that group.
- e) The manager may optionally define trading day cut off times for each investment.
- f) The second computer system sends the set of trade instructions to the first computer system.
- g) The first computer system receives the set of trade instructions from the second computer.
- h) The first computer system automatically organizes the same set of trade instructions for a group of investment accounts into separate instructions for each individual investment account.
- a) The first computer system automatically connects to other financial institution's computer systems.
- b) The first computer system automatically executes financial trades on the other financial institution's computer systems by transmitting the instructions

to the financial institution's computer system for each the individual investment accounts.

- i) The financial institutions computer system receives the instructions from the first computer system.
- j) The financial institutions computer system carries out the trade instructions.
- k) The financial institutions computer system responds back to the first computer system with the results of each individual trade;
- l) The first computer system receives back from the other financial institution's computer systems, the results of each individual trade in the form of account trading status reports.
- m) The first computer system recompiles the results of each individual trade into the manager-defined group(s).
- n) The first computer system forwards the information to the second computer system.
- o) On the second computer system a manager receives status reports on the status of the investments making up the investment group
- p) The managers view the results on an individual account basis or on a group account basis.
- q) The manager optionally defines trading day cut off times for each investment.
- r) The managers of the investment accounts can, through the second computer system, automatically execute a target account re-allocation.
- s) The managers of the investment accounts can, through the second computer system, automatically execute a target account transfer of all money from

one or more investments and distribute it amongst one or more other investments by target percentages.

- t) The managers of the investment accounts can, through the second computer system, automatically execute regular, pre-timed target account transfer of all money from one or more investments and distribute it amongst one or more other investments by target percentages.
- u) The managers of the investment accounts can, through the second computer system, modify, cancel or adjust multiple investments at one time.
- v) The managers of the investments can, through the second computer system, automatically prepare client status reports for a group of contracts, with details on each individual contract.
- w) The managers of the investment accounts can, through the second computer system, automatically conduct multiple transactions on individual accounts within groups of accounts without human intervention.
- x) The managers of the investment accounts can, through the second computer system, form ad-hoc groups of contracts.
- y) The managers of the investment accounts can, through the second computer system, form standing-groups of contracts.
- z) The managers of the investment accounts can, through the second computer system, automatically cancel or modify transactions on individual accounts within groups of accounts before trade cut off time.
- aa) The first computer system and the second computer system are physically one computer system.

- bb) The first computer system and the second computer system are computer systems in a server and client relationship, respectively.
- cc) The financial group investment is in the form of mutual funds.
- dd) The first computer system and the second computer system are physically multiple separate computer systems.